

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
SAN ANTONIO DIVISION

IN RE: § CASE NO. 19-51142  
WILLIAM S. CYPHERS AKA §  
WILLIAM CYPHERS AKA BILL §  
CYPHERS § CHAPTER 7  
ANA F. CYPHERS AKA ANA §  
CYPHERS §  
DEBTORS §

AFFIDAVIT OF AMOUNT DUE  
AND DECLARATION OF ACCOUNT

THE STATE OF New Jersey  
COUNTY OF Mercer

Pursuant to the provision of 28 U.S.C. §1746, I hereby declare as follows:

BEFORE ME, the undersigned authority, appeared Gina Miner, who, being by me duly sworn, deposed as follows:

MY NAME IS Gina Miner. FBC MORTGAGE, LLC is the holder of the records. I am at least 18 years of age, of sound mind, capable of making this Affidavit, and fully competent to testify to the matters stated herein. I have knowledge of the facts herein stated based upon my review of the business records of FBC MORTGAGE, LLC.

1. I have knowledge of the amount due, based on a review of the business records of FBC MORTGAGE, LLC for Principal and Interest on the security instrument made by debtor herein.
2. FBC MORTGAGE, LLC is the custodian of loan records. These records are kept in the course of the regularly conducted business activity and it is the regular practice of FBC MORTGAGE, LLC to keep a record of all monies received and disbursed as well as all other matters relevant to the administration and servicing on each loan FBC MORTGAGE, LLC holds or services.
3. Attached as Exhibit A to the motion for relief from stay filed contemporaneously herewith by FBC MORTGAGE, LLC against Debtors herein is a true and correct copy of that certain Note (the "Note") executed by Debtors, dated June 14, 2017 in the original principal sum of \$255,290.00, bearing interest at the initial rate of 4.500 percent per annum and being payable as therein set out to the order of FBC MORTGAGE, LLC, A LIMITED LIABILITY COMPANY.
4. Attached as Exhibit B to the motion for relief from stay filed contemporaneously herewith by FBC MORTGAGE, LLC against Debtors herein is a true and correct copy

of that certain Deed of Trust (herein the "Deed of Trust") dated June 14, 2017, which Deed of Trust was filed for record in the Official Records of Real Property of COMAL County, Texas, creating a valid, first and prior lien on improved real property in COMAL County, Texas, being further described as:

**LEGAL DESCRIPTION MORE PARTICULARLY DESCRIBED ON THE  
DEED OF TRUST AND MORE COMMONLY KNOWN AS 31208  
SMITHSON VALLEY RD, BULVERDE, TX 78163 ("PROPERTY").**

5. As of September 4, 2019, the Loan is due for May 1, 2019 and subsequent installments.
6. As of September 4, 2019, the amount necessary to cure the arrearage is calculated as follows:

Number of Missed Payments	From	To	Missed Principal and Interest	Missed Escrow (if applicable)	Monthly Payment Amount	Total Missed Payments
5	05/01/2019	09/01/2019	\$1,294.16	\$679.85	\$1,974.01	\$9,870.05
Less partial payments:						(\$0.00)

**Total: \$9,870.05**

7. The next payment under the terms of the Note will come due on October 1, 2019 and is in the amount of \$1,974.01.
8. The unpaid principal balance as of September 4, 2019 is \$259,015.38.

9. The total due and owing to FBC MORTGAGE, LLC as of September 4, 2019 is approximately \$266,552.52.

I hereby declare under penalty of perjury that the foregoing is true and correct.

Executed on this 15<sup>th</sup> day of September 2019.

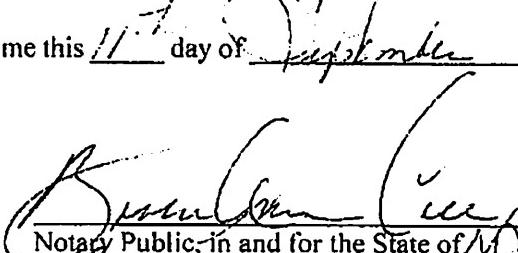
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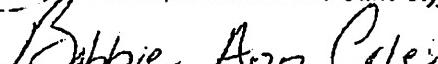
  
Printed Name: Gina Miner

Date: 9/11/19

Title: Assistant Vice President-Document Execution

SWORN AND SUBSCRIBED before me this 11<sup>th</sup> day of September, 2019  
by Gina Miner.

  
Notary Public, in and for the State of NJ

  
Printed Name of Notary Public  
My Commission Expires: 02-24-2022

BOBBIE ANN COLE  
NOTARY PUBLIC OF NEW JERSEY  
My Commission Expires February 24, 2022  
ID# 2417685